

## ABSTRACT

A service providing method to provide services to a holder of a portable electronic device through a terminal device handling a portable electronic device based on a portable electronic device having  
5 a memory area storing application data relative to the service provision, in which at least individual data of a holder is pre-stored by a prescribed organization. According to this service providing method, when a direction for the download of applications is received from a terminal device, justifiability of the portable electronic device is  
10 checked based on the data stored in the portable electronic device, and when justifiability of the portable electronic device is confirmed, the application information desired by a holder is read from memory area, the downloading of the application to the portable electronic device is directed to the terminal device and the read application data is  
15 transmitted.